

**Information to identify the case:**

Debtor 1	<b>Daniel A Russo</b>	Social Security number or ITIN	xxx-xx-0293
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-18212-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel A Russo  
aka Daniel Russo, aka Daniel Russo Roofing,  
Inc.

6/26/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Daniel A Russo  
Debtor

Case No. 19-18212-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 27, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Daniel A Russo, 45 Haddon Ave., Gibbsboro, NJ 08026-1012
518198917	+ Borough of Gibbsboro, Attn: Tax Office, 49 Kirkwood Rd., Gibbsboro, NJ 08026-1432
518198918	Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105
518322293	+ Camden County MUA, 1645 Ferry Ave, Camden NJ 08104-1311
518198922	+ Diagnostic Pathology Consultants, 520 E 22nd St., Lombard, IL 60148-6110
518198923	Emergency Physicians Assoc. -So. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
518722083	+ Jeffrey Rappaport, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518198925	Kennedy Medical Group Practice, PC, PO Box 95000, CL #4570, Philadelphia, PA 19195-0001
518198929	#+ Pamela Brown, 300 Preston Ave., Voorhees, NJ 08043-1027
518198933	+ The Cardiology Group-, 2051 Briggs Road, Mount Laurel, NJ 08054-4608
518198934	+ Virtua Health, Patient Accounting, 2000 Crawford Place, Suite 100, Mount Laurel, NJ 08054-3920
518323096	+ Virtua Health - WJ, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 21:57:00	RAS Cintron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
lm	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage/Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
518198916	Email/Text: akron_patient_services@teamhealth.com	Jun 27 2024 21:57:00	Akron Billing Center, Lourdes Medical Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
518198918	^ MEBN	Jun 27 2024 21:46:21	Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105
518302403	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518198919	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:05:24	Capital One, NA, c/o Becket and Lee LLP, PO

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			Box 3001, Malvern, PA 19355-0701
518198920	+ EDI: CRFRSTNA.COM	Jun 28 2024 02:12:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
518198921	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 27 2024 22:04:36	Department of HUD, 451 Seventh St. SW, Washington, DC 20410-0001
518313461	Email/Text: BNCnotices@dcmsservices.com	Jun 27 2024 21:58:00	EMERGENCY PHYSICIAN ASSOCIATES OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
518198924	+ EDI: IRS.COM	Jun 28 2024 02:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518198926	+ Email/Text: PBNCNotifications@peritusservices.com	Jun 27 2024 21:56:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518356536	+ Email/Text: Financing@LCA.com	Jun 27 2024 22:00:00	LCA-Vision, Inc., 7840 Montgomery Road, Cincinnati OH 45236-4348
518198927	+ Email/Text: Financing@LCA.com	Jun 27 2024 22:00:00	LasikPlus, 7840 Montgomery Road, 3rd Floor, Cincinnati, OH 45236-4301
518198928	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC d/b/a, Mr. Cooper, Attn: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
518216075	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 21:57:00	RAS Citron, LLC, Authorized Agent for Secured Creditor, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518198930	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 21:57:00	RAS Crane, LLC, Attn: Sindi Mncina, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
518198931	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 27 2024 21:57:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518198932	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
518259119	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 27 2024 22:04:36	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519834195		Nationstar Mortgage LLC
518722107	*+	Jeffrey Rappaport, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518311253	*+	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
518200593	*+	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
aty	##+	Douglas McDonough, Frenkel Lambert Weiss Weisman & Gordon, 80 Main Street, Suite 460, West Orange, NJ 07052-5414

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-1

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Nationstar Mortgage LLC dmcdonough@flwlaw.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC hkapan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkapan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey Rappaport	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER jrappaport@logs.com njbankruptcynotifications@logs.com
Shauna M Deluca	on behalf of Creditor Nationstar Mortgage LLC sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com
Thomas G. Egner	on behalf of Debtor Daniel A Russo tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14